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# ABSTRACT OF THE DISCLOSURE

Abstract

A data transaction processing system in which transaction data is entered by the user in response to prompts in a template which is tailored to each user application. The template and entered data are accumulated into data transactions that are immediately transmitted upon completion to an external database server for processing and storage. The data transaction is received via standard protocols at the database server which, depending upon the application, stores the entire data transaction, explodes the data transaction to produce ancillary records which are then stored, and/or forwards the data transaction or some or all of the ancillary records to other database servers for updating other databases associated with those database servers. In response to requests from the transaction entry device, the database server may return data streams for use in completing the fields in the data transaction or in presenting a menu on the display which was read in from the database server or a remote phone mail system. The transaction entry device is integrated with a telephone and is accessed via a touch screen, an optional keyboard, a magnetic card reader, voice entry, a modem, and the like.

A plurality of such database servers under the control of broad operations system server (BOSS) software and a plurality of form-driven client computing devices are provided to create an open platform system for receiving and transmitting transaction data to or from the client devices, other applications and databases. Advantageously, a locator server computer serves to retrieve IP address numbers, PSTN numbers and other network identification information for use in identifying and locating, e.g., an originating user and a destination client device. A robust security and authentication scheme along with robust storage protects the transmission of sensitive or confidential data.

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